

## Fill in this information to identify the case:

Debtor 1 Tena H. Robinson

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of CA  
(State)

Case number 18-23365

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Bosco Credit LLC

Name of creditor: \_\_\_\_\_

Court claim no. (if known): n/a

Last 4 digits of any number you use to  
identify the debtor's account:

0 9 1 0

## Date of payment change:

Must be at least 21 days after date  
of this notice 07 / 20 / 2018

## New total payment:

\$ 1,845.53

Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: HELOCCurrent mortgage payment: \$ 651.93New mortgage payment: \$ 1,845.53

Debtor 1 Tena H. Robinson  
First Name Middle Name Last Name

Case number (if known) 18-23365

**Part 4:** Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Kristin A. Zilberstein  
Signature

Date 06 / 27 / 2018

Print: Kristin A. Zilberstein  
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company The Law Offices of Michelle Ghidotti

Address 1920 Old Tustin Ave.  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email kzilberstein@ghidottilaw.com



FRANKLIN CREDIT  
MANAGEMENT CORPORATION®

101 Hudson Street, 25<sup>th</sup> Floor, Jersey City, NJ 07302  
T 800-650-7162 • F 201-839-4565

**Estimate of BOSCO Loan ID xxxxxx0910 Monthly Payment Due 07-20-2018**

06-22-2018

Tena Robinson  
5611 34<sup>th</sup> Avenue  
Sacramento, CA 95824

Account Number: xxxxxx0910  
Property Address: 5611 34<sup>th</sup> Avenue, Sacramento, CA 95824

Principal	\$1,211.88
Interest	\$ 633.65
Total Due - 07/20/18	\$1,845.53

**Disclaimer:** The payment amount is an estimate only, and because interest on this HELOC loan is computed on a daily basis, the payment amount may change if a payment is received prior to July 5, 2018.